

# How to be a better listener

## Habits of highly effective financial professionals

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Trust is essential to any relationship. And a great way to establish trust is by listening. Active listeners are able to boost their emotional connection with clients by “tuning in” to what’s most important. It takes practice to become a highly effective listener, and the tips below can help you get there.



### Listen to learn

Whether realizing it or not, people often listen to each other out of generosity, not curiosity. True dialogue doesn’t happen if we pretend to listen; and it certainly won’t happen if we’re not listening at all.

A **discourse marker** is a word or phrase that emphasizes a person’s intent. Listen for these markers during conversations with clients to help identify what’s most important to them.

#### EXAMPLES:

*“I would like to talk about three things.”*  
**Three things** is the discourse marker—it highlights that they have specific topics to discuss.

*“I have a few concerns.”*  
**Concerns** is the discourse marker here; you’ll need to show empathy over what worries them.



### Quiet your agenda

While you can’t manage someone else’s listening habits, you can control your own. Quieting your mind starts with turning off your agenda and focusing on what your client is trying to say. Some clients may not be able to easily articulate their needs or concerns, which is why it’s so important to give them 100% of your attention. Set aside all other thoughts and concentrate on the message.



### Ask the right types of questions

One of the simplest ways to be a better listener is by asking more questions. When you ask open-ended questions, you create a safe space for detailed and honest answers. Try asking client-focused lifestyle, family and life event questions like these:

- What would you like to spend more time doing?
- What is your favorite way to spend time with your family?
- What is the most important lifestyle goal you and your family want to achieve?
- What are your top three financial concerns when it comes to your family?
- What’s on the horizon for your children, Tommy and Jessica (wedding, college, home purchase, new child, etc.)?
- What are your feelings about retirement?



## Listen more, talk less

Strive for at least a 2:1 ratio of listening to talking. Letting your client do most of the talking helps you not only get the information you need, but it allows you to pick up on their tone.

Have questions prepared in advance to use depending on the information your clients provide or the questions they ask. It's also a good idea to ask if they mind you making notes during your conversation; they'll appreciate the gesture.



## Wait until your client is finished talking before you respond

It may seem like common sense, but you should avoid interrupting clients. Keep a calm presence and wait until they've completed their thoughts before you reply. It's important to understand and focus on the information that is disconfirming—not just confirming. Try to learn something new from every client conversation.



## Repeat back what you heard

At the conclusion of your meeting, summarize everything to ensure you've captured all your client's goals, preferences and concerns. Ask questions and paraphrase to ensure you understand the message. If you're asking clients for follow-up information, have them write down specifically what you need from them. Then summarize your action items.

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